

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Steven H Zimmerman

Case No.:

18-31536

Judge:

MBK

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

5-29-2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RCN Initial Debtor: SHZ Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The Debtor has paid \$4,396.00 into the Plan and the debtor shall pay \$628.00 Monthly to the Chapter 13 Trustee, starting on June 1, 2019 for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
IRS	Taxes and certain other debts	26,919.27
Robert C. Nisenson New Jersey Division of Taxation	attorneys fees taxes	4,000 2,461.57

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
ONE MAIN CONSUMER 2010 NISSAN ALTIMA 8315	2050		8315	2050	5%	2,341	

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

NATIONSTAR MORTGAGE LLC/DBA MR. COOPER

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds STUDENT LOANS ARE TO BE PAID OUTSIDE THE PLAN AND NO DISTRIBUTION

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
AMERICAN HONDA FINANCE	0.00	LEASE 2018 HONDA CIVIC	ASSUMED	305.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims

- 4) Lease Arrearages
5) Priority Claims
6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.
Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
DEBTOR APPROVED LOAN MODIFICATION	DEBTOR APPROVED LOAN MODIFICATION

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 29, 2019 /s/ Steven H Zimmerman
Steven H Zimmerman
Debtor

Date: _____
Joint Debtor

Date: May 29, 2019 /s/ Robert C. Nisenson
Robert C. Nisenson 6680
Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven H Zimmerman
 Debtor

Case No. 18-31536-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 58

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db +Steven H Zimmerman, 1 Academic Road, East Brunswick, NJ 08816-3614
 lm +Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927

517842380 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)

517928964 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517842381 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518164011 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 517915065 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

517842387 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517960361 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517842388 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034

517842389 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040

517842394 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 517842395 Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
 517842397 +Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
 517842399 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517842400 +Mr. Cooper / Nationstar, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 517857038 +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927

517910511 +Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096,
 Dallas TX 75261-9096

517842402 +Pay Pal Credit, PO Box 71084, Charlotte, NC 28272-1084
 517842403 +Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
 517842404 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695)

517960185 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON, WI 53708-8973

517842411 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 01 2019 00:35:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517842379 E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 01 2019 00:35:35 American Honda Finance,
 Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

517865969 E-mail/Text: ebnbankruptcy@ahm.honda.com Jun 01 2019 00:35:35
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088

517842384 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 01 2019 00:42:27 Capital One,
 15000 Capital One Dr, Richmond, VA 23238

517842382 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 01 2019 00:42:27 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517943980 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 01 2019 00:41:42
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517842391 +E-mail/PDF: creditonebknofications@resurgent.com Jun 01 2019 00:41:52 Credit One Bank,
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

517842392 E-mail/PDF: creditonebknofications@resurgent.com Jun 01 2019 00:41:03 Credit One Bank,
 PO Box 60500, City of Industry, CA 91716-0500

517855429 E-mail/Text: mrdiscen@discover.com Jun 01 2019 00:34:10 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517842393 +E-mail/Text: mrdiscen@discover.com Jun 01 2019 00:34:10 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025

517842396 E-mail/Text: cio.bncmail@irs.gov Jun 01 2019 00:34:43 IRS, PO Box 7346,
 Philadelphia, PA 19101-7346

517920452 E-mail/PDF: resurgentbknofications@resurgent.com Jun 01 2019 00:41:56 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517917349 E-mail/Text: bkr@cardworks.com Jun 01 2019 00:33:55 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517842398 +E-mail/Text: bkr@cardworks.com Jun 01 2019 00:33:55 Merrick Bank/CardWorks,
 Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

517891391 +E-mail/PDF: cbp@onemainfinancial.com Jun 01 2019 00:40:42 OneMain, PO Box 3251,
 Evansville, IN 47731-3251

517842401 +E-mail/PDF: cbp@onemainfinancial.com Jun 01 2019 00:40:42 OneMain Financial,
 Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 58

Date Rcvd: May 31, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517954992 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:42:29
Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067,
Norfolk VA 23541

517955751 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:41:43
Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,
Norfolk VA 23541

517958169 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:40:55
Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541

517957917 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:40:55
Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541

517958166 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:41:43
Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067,
Norfolk VA 23541

517955708 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:42:28
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541

517942526 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:42:28
Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067,
Norfolk VA 23541

517955709 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 01 2019 00:42:28
Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541

517959642 +E-mail/Text: bncmail@w-legal.com Jun 01 2019 00:35:36 Prosper, C/O WEINSTEIN & RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517958689 +E-mail/Text: bncmail@w-legal.com Jun 01 2019 00:35:36 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517842405 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synch/PLCC, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

517847847 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517842406 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517842407 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synchrony Bank/Amazon,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517842408 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:40:44 Synchrony Bank/Gap,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517842409 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517842410 +E-mail/PDF: gecsedirecoverycorp.com Jun 01 2019 00:41:29 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517842383* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517842385* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517842386* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517842390* +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040

517842412* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
Madison, WI 53707-7860

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 58

Date Rcvd: May 31, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ajennings@rasflaw.com
Denise E. Carlon on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Loss Mitigation Mr. Cooper bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Robert C. Nisenson on behalf of Debtor Steven H Zimmerman rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com/nisensonrr70983@notify.bestcase.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8